

In re:
Matthew M. Schnee
Debtor

Case No. 22-13427-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jan 18, 2023

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2023:

Recip ID	Recipient Name and Address
db	+ Matthew M. Schnee, 611 Manbeck Road, Robeson, PA 19551-8928
tr	+ SCOTT F. WATERMAN Chapter 13, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14745086	Capital One Bank USA NA, c/o Hayt Hayt & Landau LLC, P. O. Box 500, Eatontown, NJ 07724-0500
14745087	+ Catherine Aponte, Esquire, Friedman Vartolo LLP, 1325 Franklin Ave., Ste. 160, Garden City, NY 11530-1631
14745095	+ Ilana Zion, Esquire, Scott & Associates, P.C., 6 Kacey Ct., Ste. 203, Mechanicsburg, PA 17055-9237
14745099	+ JPMorgan Chase Bank, N.A., c/o Scott & Associates, P.C., 6 Kacey Ct., Ste. 203, Mechanicsburg, PA 17055-9237
14745096	+ John B. Claffey, Esquire, Portnoy Schneck, LLC, 3705 Quakerbridge Rd., Ste. 116, Hamilton, NJ 08619-1288
14745100	+ Kellie Therese Hannum, Esq., Hayt, Hayt & Landau, LLC, P. O. Box 500, Eatontown, NJ 07724-0500
14745101	+ Kloma Kalbach, Tax Collector, P. O. Box 134, Robeson, PA 19551-0134
14745102	+ Kloma Lalbach, Tax Collector, P. O. Box 134, Robeson, PA 19551-0134
14745107	Statewide Tax Recovery, P. O. Box 69305, Baltimore, MD 21264-9305
14745108	Statewide Tax Recovery LLC, 612 W. Hamilton St., Suite 401, Allentown, PA 18101-2124

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dsgrdg@ptdprolog.net	Jan 19 2023 00:29:00	DAVID S. GELLERT, David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 19 2023 00:29:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 19 2023 00:29:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jan 19 2023 00:29:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14745083	Email/Text: taxclaim@countyofberks.com	Jan 19 2023 00:29:00	Berks County Tax Claim Bureau, Berks County Services Center, 633 Court Street, Second Fl., Reading, PA 19601-4300
14745084	EDI: CAPITALONE.COM	Jan 19 2023 05:29:00	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285
14745085	+ EDI: CAPITALONE.COM	Jan 19 2023 05:29:00	Capital One, P. O. Box 31293, Salt Lake City, UT 84131-0293
14745088	+ Email/Text: bankruptcy@capvs.com	Jan 19 2023 00:29:00	Cavalry Portfolio Services, 500 Summit Lake Dr., Suite 400, Valhalla, NY 10595-2321
14745089	+ Email/Text: bankruptcy@capvs.com	Jan 19 2023 00:29:00	Cavalry SPV I, LLC, as assignee of Citibank, N.A., 1 American Lane, Ste. 220, Greenwich, CT 06831-2563
14745092	EDI: DISCOVER.COM	Jan 19 2023 05:29:00	Discover Bank, P. O. Box 15316, Wilmington, DE 19850
14745091	+ EDI: DISCOVER.COM		

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		Jan 19 2023 05:29:00	Discover Bank, P. O. Box 30939, Salt Lake City, UT 84130-0939
14745093	+ Email/Text: data_processing@fin-rec.com		
		Jan 19 2023 00:29:00	Financial Recovery Services, Inc., P. O. Box 21405, Eagan, MN 55121-0405
14745094	+ EDI: CITICORP.COM		
		Jan 19 2023 05:29:00	Home Depot Credit Services, P. O. Box 6497, Sioux Falls, SD 57117-6497
14745090	EDI: JPMORGANCHASE		
		Jan 19 2023 05:29:00	Chase, P. O. Box 15298, Wilmington, DE 19850-5298
14745097	EDI: JPMORGANCHASE		
		Jan 19 2023 05:29:00	JPMCB - Card Services, 301 N. Walnut St., Floor 9, Wilmington, DE 19801-3935
14745098	EDI: JPMORGANCHASE		
		Jan 19 2023 05:29:00	JPMCB Card Services, P. O. Box 15369, Wilmington, DE 19850
14745103	Email/PDF: resurgentbknotifications@resurgent.com		
		Jan 19 2023 00:36:48	LVNV Funding LLC, P. O. Box 10584, Greenville, SC 29603-0584
14746253	Email/PDF: resurgentbknotifications@resurgent.com		
		Jan 19 2023 00:36:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14745104	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Jan 19 2023 00:36:52	Resurgent Capital Services, 55 Beattie Place, Suite 110 MS 576, Greenville, SC 29601-5115
14745105	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jan 19 2023 00:29:00	Select Portfolio Servicing, 3815 South West Temple St., Salt Lake City, UT 84115
14745106	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jan 19 2023 00:29:00	Select Portfolio Servicing Inc., P. O. Box 65250, Salt Lake City, UT 84165-0250
14745109	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jan 19 2023 00:29:00	U.S. Bank, N.A., c/o Select Portfolio Servicing Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14745113	+ EDI: WFFC2		
		Jan 19 2023 05:29:00	WF Financial Cards, P. O. Box 14517, Des Moines, IA 50306-3517
14745110	+ EDI: WFFC2		
		Jan 19 2023 05:29:00	Wells Fargo Bank, P. O. Box 14517, Des Moines, IA 50306-3517
14745111	+ EDI: WFFC2		
		Jan 19 2023 05:29:00	Wells Fargo Bank PCM, P. O. Box 94435, Albuquerque, NM 87199-4435
14745112	EDI: WFFC.COM		
		Jan 19 2023 05:29:00	Wells Fargo Bank, N.A., MAC F8235-040, P. O. Box 5129, Sioux Falls, SD 57117-5129
14746475	+ EDI: WFFC2		
		Jan 19 2023 05:29:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2023 at the address(es) listed below:

Name	Email Address
DAVID S. GELLERT	on behalf of Debtor Matthew M. Schnee dsgrdg@ptdprolog.net
LAUREN MOYER	on behalf of Creditor Select Portfolio Servicing Inc. as servicer for U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR2 lmoyer@friedmanvartolo.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Select Portfolio Servicing Inc. as servicer for U.S. Bank National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR2 mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:		
Debtor 1:	Matthew M. Schnee	Social Security number or ITIN: xxx-xx-2438
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 12/28/22
Case number:	22-13427-pmm	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Matthew M. Schnee	
2. All other names used in the last 8 years		
3. Address	611 Manbeck Road Robesonia, PA 19551	
4. Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779-8000 Email: dsgrdg@ptdprolog.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (610)2085040 Date: 1/18/23

For more information, see page 2

Case number **22-13427-pmm**

The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.

Filing deadline: 4/15/23

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 3/8/23

Filing deadline: 6/26/23

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$680.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:
3/30/23 at 10:00 AM , Location: **201 Penn Street, 4th Floor, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.